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MAILED

MAY 21 2004

**DIRECTOR'S OFFICE
TECHNOLOGY CENTER 3600**

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| In re application of | : | DECISION ON PETITION |
| David C. Carrithers et al. | : | FOR SECOND SUSPENSION |
| Application No. 09/399,597 | : | OF ACTION UNDER |
| Filed: September 20, 1999 | : | 37 CFR 1.103 (a) |
| For: DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE AWARD PROGRAM | | |

This letter is responsive to a second petition to suspend action under 37 CFR 1.103(a) received on April 5, 2004.

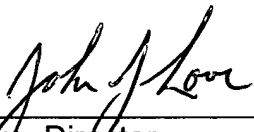
The petition for suspension of action under 37 CFR 1.103(a) is **GRANTED**.

Applicant filed a petition on October 3, 2003 to suspend action by the examiner until a patentability dispute involving U.S. Patent Nos. 5,689,100 and 5,956,695, parents of the above application, is settled by the courts. In view of the fact that the outcome of the above-noted litigation had not been decided, the primary examiner suspended prosecution for six (6) months from October 29, 2003, the mailing date of the suspension letter. Since the initial suspension was due to expire on April 29, 2004, applicant has submitted a request for a second suspension of six (6) months. Since the outcome of the pending litigation has not yet occurred, applicant requests this further suspension for the same reasons set forth in the petition of October 3, 2003.

The resolution of the litigation not having yet been reached, the issues which caused the original suspension remain, and thus applicants' request for an additional period of suspension of six (6) months is reasonable and will be **GRANTED**.

Action by the Office on this application is suspended under 37 CFR 1.103(a) for a period of six (6) months from the date of this letter. At the end of this period applicant is required to notify the examiner and request commencement of prosecution or a further suspension. See MPEP 709. If applicant wishes to commence prosecution earlier than the expiration of the 6 month period, the examiner should be so notified.

The period for suspension will be six (6) months from the date of this letter.



John Love, Director
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snm/mjz : 5/13/04

